

### Remarks

Claims 1-2, 4-7, 10, 12, 14-16, 18-21, 24, 26, and 28-37 are pending. Claims 3, 8, 9, 11, 13, 17, 22, 23, 25, 27 have been canceled. Claims 29-37 have been added.

Claims 1-28 stand objected to for informalities. The claims in the application do commence on a separate sheet with claim 1 beginning on page 11, line 1 in accordance with 37 CFR 1.52(b). The description of the claim section on page 10, line 26-28 merely introduces the claim section in which the claims begin on the following separate page as required in 37 CFR 1.52(b).

Claim 21, 24, and 26 have been amended to correct the informality of improper dependency.

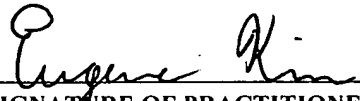
Claims 1-9, 12, 13, 15-23, and 26-27 stand rejected under 35 USC 102(e) over US Patent 6,160,874 (Dickerman). Applicants have amended independent claims 1 and 15 to include additional limitations not taught or suggested by Dickerman. Amended claim 1 recites accumulating the communications services events for a billing period for the customer and at an end of the billing period, determining an amount to update the customer account based on the accumulated communications services events. Dickerman teaches a validation gateway for calls that allows calls to proceed if valid credit card information is provided to a manual operator or a device that captures the credit card information (col. 8, lines 21-67). One limitation of Dickerman is the billing of the calls is on a call-by-call basis. Dickerman does not teach or suggest an accumulation of communications services events because Dickerman immediately charges the customer's credit card number. Amended claim 1 advantageously accumulates the communications services events and then determines an amount to update the customer account at the end of the billing period. Thus, the customer does not have to call in each time to authorize and pay for their communication services. Claims 2, 4-7, 12, 15-16, and 18-21 are allowable for the same reasons as claim 1.

Claims 10, 11, 24, and 25 stand rejected under 35 USC 103(a) over US Patent 6,160,874 (Dickerman) in view of US Patent 5,844,972 (Jagadish) or US Patent 5,659,601 (Cheslog). Applicants have canceled claims 11 and 25. Amended claim 10 recites calculating a discount or surcharge based on the communications services events. Jagadish teaches a communication system in which a priced call value is determined prior to completing the prepaid call. Step 210

in FIG. 2a adjusts for discounts retroactively when certain discount conditions are met and not at the end of a billing period, as the Examiner has noted. However, it would not have been obvious to calculate discounts at the end of the billing period because Dickerman teaches perform accounting on a call-by-call basis and Jagadish performs discounting retroactively and on a call-by-call basis. Cheslog teaches a cellular system for determining the most cost effective service plan for each user. The discounting in Cheslog is for selecting optimal rate plans for users and not for end of month billing of communication services. Thus, claims 10 and 24 are allowable over the prior art.

Claims 14 and 28 stand rejected under 35 USC 103(a) over US Patent 6,160,874 (Dickerman) and the admitted prior art. The arguments for claim 1 as discussed above with Dickerman also apply to this rejection.

Respectfully submitted,

  
SIGNATURE OF PRACTITIONER

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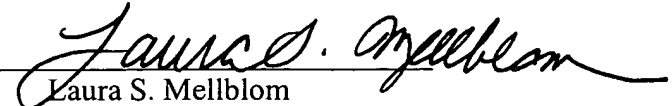
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**Certificate of mailing 37 CFR 1.8**

I hereby certify that this Response, along with any paper(s) referred to as being attached or enclosed, is being deposited with the United States Postal Service on 9-6, 2001 as First Class Mail, postage prepaid, addressed to: Assistant Commissioner for Patents, Washington, D. C. 20231.

9-6-01  
Date

  
Laura S. Mellblom

## MARKED-UP VERSION OF THE CLAIMS

Please amend claims 1, 2, 4, 7, 10, 12, 14, 15, 16, 18, 21, 24, 26, 27, 28 as follows.

Please delete claims 3, 8, 9, 11, 13, 17, 22, 23, 25, 27 and add claims 29 through 37 as follows:

1. [Amended] A method for operating a computer system to provide an interface between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the method

comprising the steps of:

receiving a plurality of communications services events from the communications system;

accumulating the communications services events for a billing period for the customer;  
at an end of the billing period, determining an amount to update the customer account  
based on the accumulated communications services events;

[converting the event into] generating an update request to update the customer account  
with the amount wherein the update request is in a format suitable for the financial bank card  
network; and

[transferring the formatted event] transmitting the update request to the financial bank card network.

2. [Amended] The method of claim 1, [wherein the formatted event corresponds to] further comprising:

generating a pre-authorization and hold request based on one of the communication  
services event; and

transmitting the pre-authorization and hold request to the financial bank card network.

4. [Amended] The method of claim 1[3], wherein the step of determining the amount to [charge for the communications service includes] update the customer account comprises tariffing and taxing the received communications services events.

5. The method of claim 2, further comprising the steps of:

receiving a pre-authorization and hold response from the financial bank card network;  
and

signaling the communications service an indication that the communications service was authorized based on the received pre-authorization and hold response.

6. The method of claim 2, further comprising the steps of:

receiving a pre-authorization and hold response from the financial bank card network;  
and

signaling the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response.

7. [Amended] The method of claim 1, wherein the update request comprises [formatted event corresponds to] a forced post request.

10. [Amended] The method of claim 1, [further comprising the steps of:] wherein the step of determining the amount to update the customer account comprises

[accumulating a plurality of data structures corresponding to a plurality of received communications service events from the communication system;]

calculating a discount or surcharge based on the communications services events  
[corresponding to the accumulated data structures; and

requesting a forced post request over the financial bank card network corresponding to the calculated discount or surcharge].

12. [Amended] The method of claim 1, wherein the communications service events are[is] received in a protocol native to devices in the communication system that provide the communication service.

14. [Amended] The method of claim 1[3], wherein the [bank card format] format suitable for the financial bank card network comprises a Visa I, Visa II, ASPDH, or SET format.

15. [Amended] A computer-readable medium having computer-executable instructions for performing steps for providing an interface between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the steps comprising:

receiving a plurality of communications services events from the communications system;

accumulating the communications services events for a billing period for the customer;  
at an end of the billing period, determining an amount to update the customer account based on the accumulated communications services events;

[converting the event into] generating an update request to update the customer account with the amount wherein the update request is in a format suitable for the financial bank card network; and

[transferring the formatted event] transmitting the update request to the financial bank card network.

16. [Amended] The computer-readable medium of claim 15, [wherein the formatted event corresponds to] wherein the steps further comprise:

generating a pre-authorization and hold request based on one of the communication services event; and

transmitting the pre-authorization and hold request to the financial bank card network.

18. [Amended] The computer-readable medium of claim 15[7], wherein the step of determining the amount to [charge for the communications service includes] update the customer account comprises tariffing and taxing the received communications services events.

19. The computer-readable medium of claim 16, having further computer-executable instructions for performing the steps of:

receiving a pre-authorization and hold response from the financial bank card network;  
and

signaling the communications service an indication that the communications service was authorized based on the received pre-authorization and hold response.

20. The computer-readable medium of claim 16, having further computer-executable instructions for performing the steps of:

receiving a pre-authorization and hold response from the financial bank card network;  
and  
signaling the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response.

21. [Amended] The computer-readable medium of claim 15[4], wherein the update request comprises [formatted event corresponds to] a forced post request.

24. [Amended] The computer-readable medium of claim 15[4], [having further computer-executable instructions for performing the steps of] wherein the step of determining the amount to update the customer account comprises:

[accumulating a plurality of data structures corresponding to a plurality of received communications service events from the communication system;]

calculating a discount or surcharge based on the communications services events  
[corresponding to the accumulated data structures; and

requesting a forced post request over the financial bank card network corresponding to the calculated discount or surcharge].

26. [Amended] The computer-readable medium of claim 15[4], wherein the communications service events are[is] received in a protocol native to devices in the communication system that provide the communication service.

28. [Amended] The computer-readable medium of claim 15[27], wherein the [bank card format] format suitable for the financial bank card network comprises a Visa I, Visa II, ASPDH, or SET format.

29. [new] A computer system to provide interfacing between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the computer system comprising:

a communication system interface configured to receive a plurality of communications services events from the communications system;

a processor connected to the communication system and configured to accumulate the communications services events for a billing period for the customer, at an end of the billing period, determining an amount to update the customer account based on the accumulated communications services events, generate an update request to update the customer account with the amount wherein the update request is in a format suitable for the financial bank card network, and transmit the update request to a financial bank interface; and

the financial bank interface connected to the processor and configured to transfer the update request from the processor to the financial bank card network.

30. [new] The communication system of claim 29, wherein:

the processor is configured to generate a pre-authorization and hold request based on one of the communication services event and transmit the pre-authorization and hold request to the financial bank interface; and

the financial bank interface configured to transfer the pre-authorization and hold request to the financial bank interface.

31. [new] The communication system of claim 29, wherein the processor is configured to tariff and tax the received communications services events.

32. [new] The communication system of claim 29, wherein:

the processor is configured to receive a pre-authorization and hold response from the financial bank interface and signal the communications service an indication that the communications service was authorized based on the received pre-authorization and hold response; and

the financial bank interface is configured to transfer the pre-authorization and hold response from the financial bank card network to the processor.

33. [new] The communication system of claim 29, wherein:

the processor is configured to receive a pre-authorization and hold response from the financial bank interface and signal the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response; and

the financial bank interface is configured to transfer the pre-authorization and hold response from the financial bank card network to the processor.

34. [new] The communication system of claim 29, wherein the update request comprises a forced post request.

35. [new] The communication system of claim 29, wherein the processor is configured to calculate a discount or surcharge based on the communications services events.

36. [new] The communication system of claim 29, wherein the communications service events are received in a protocol native to devices in the communication system that provide the communication service.

37. [new] The communication system of claim 29, wherein the format suitable for the financial bank card network comprises a Visa I, Visa II, ASPDH, or SET format.